

**Information to identify the case:**

Debtor 1	<u>Karen Markey</u>		Social Security number or ITIN xxx-xx-1062
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>20-13759-KCF</u>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karen Markey

6/19/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Karen Markey  
Debtor

Case No. 20-13759-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 42

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Karen Markey, 2325 Hooper Ave, Brick, NJ 08723-6619  
cr +Global lending services llc, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
518747852 AES/NJHESAA, PO Box, 61047, Harrisburg, PA 17106  
518747854 +AllianceOne Receivables Management, 6565 Kimball Drive, Suite 200, Gig Harbor, WA 98335-1206  
518747853 +AllianceOne Receivables Management, 2419 Spy Run Ave, Fort Wayne, IN 46805-3200  
518747858 Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594  
518747869 +Fay Servicing, PO Box 619063, Dallas, TX 75261-9063  
518747874 +Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292  
518747875 +Halsted Financial Services LLC, PO Box 828, Skokie, IL 60076-0828  
518747877 +KIA Motors Finance, PO Box 629027, El Dorado Hills, CA 95762-9027  
518747883 +LVNV Funding, Attn: Asset Recovery Solutions LLC, 2200 E Devon Avenue, Suite 200, Des Plaines, IL 60018-4501  
518747884 +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600  
518747889 +NJ E-Zpass Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971  
518747888 +Nikunj Mehta MD PA, 9 Mule Rd, Suite 14E, Toms River, NJ 08755-5053  
518747894 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
518747896 +Professional Account Management, PO Box 3032, Milwaukee, WI 53201-3032  
518747901 +RPM, 20818 44TH Ave, Suite 140, Lynnwood, WA 98036-7709  
518747900 +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846  
518747902 +Selip & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914  
518747903 +Selip & Stylianou, PO Box 366, Woodbury, NY 11797-0366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
518747855 +EDI: CAPIO.COM Jun 20 2020 05:18:00 AssetCare, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484  
518747856 +E-mail/Text: bankruptcyletters@hackensackmeridian.org Jun 20 2020 02:21:00 Bayshore Community Hospital, 727 North Beers Street, Holmdel, NJ 07733-1598  
518747857 +EDI: CAPIO.COM Jun 20 2020 05:18:00 Capio Partners, 2222 Texoma Parkway Suite 150, Sherman, TX 75090-2481  
518747861 +E-mail/Text: bankruptcy@certifiedcollection.com Jun 20 2020 02:19:58 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750  
518747863 EDI: WFNNB.COM Jun 20 2020 05:18:00 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125  
518747867 +E-mail/Text: kzoepf@credit-control.com Jun 20 2020 02:20:17 Credit CONTROL, 5757 Phantom Dr, Suite 330, Hazelwood, MO 63042-2429  
518747865 +EDI: CCS.COM Jun 20 2020 05:18:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
518747870 +EDI: FSAE.COM Jun 20 2020 05:18:00 First Source Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609  
518747871 +E-mail/Text: bankruptcy@flagshipcredit.com Jun 20 2020 02:20:34 Flagship Credit Acceptance, 3 Christy Dr, Ste 201, Chadds Ford, PA 19317-9670  
518747872 E-mail/Text: bankruptcy@glsl1c.com Jun 20 2020 02:18:41 Global Lending Service, 1200 Brookfield Blvd Ste, Greenville, SC 29607  
518747876 +EDI: JEFFERSONCAP.COM Jun 20 2020 05:18:00 Jefferson Capital Systems, PO Box 17210, Golden, CO 80402-6020  
518747878 E-mail/Text: bncnotices@becket-lee.com Jun 20 2020 02:19:10 Kohls, PO Box 2893, Milwaukee, WI 53201-2983  
518747880 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 20 2020 02:16:26 LVNV Funding, PO Box 1269, Greenville, SC 29602-1269  
518747879 E-mail/Text: bankruptcies@libertymutual.com Jun 20 2020 02:20:10 Liberty Mutual, 9450 Seward Road, Fairfield, OH 45014-5456  
518747891 E-mail/Text: info@phoenixfinancialsvcs.com Jun 20 2020 02:18:47 Phoenix Financial Services, PO Box 361450, Indianapolis, IN 46236-1450  
518747893 EDI: PRA.COM Jun 20 2020 05:18:00 Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541  
518749025 +EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518747906 +EDI: VERIZONCOMB.COM Jun 20 2020 05:18:00 Verizon, PO Box 15124, Albany, NY 12212-5124  
518747907 +EDI: VERIZONCOMB.COM Jun 20 2020 05:18:00 Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051  
518747908 +E-mail/Text: edinkel@vikingservice.com Jun 20 2020 02:21:39 Viking Client Services, 7500 Office Ridge Circle, Eden Prairie, MN 55344-3783

TOTAL: 22

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Total Noticed: 42

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
518747859\* Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594  
518747860\* Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594  
518747862\* +Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750  
518747864\* Comenity Bank, PO Box 182125, Columbus, OH 43218-2125  
518747868\* +Credit CONTROL, 5757 Phantom Dr, Suite 330, Hazelwood, MO 63042-2429  
518747866\* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
518747873\* ++GLOBAL LENDING SERVICES LLC, 1200 BROOKFIELD BLVD STE 300, GREENVILLE SC 29607-6583  
(address filed with court: Global Lending Service, 1200 Brookfield Blvd Ste,  
Greenville, SC 29607)  
518747881\* +LVNV Funding, PO Box 1269, Greenville, SC 29602-1269  
518747882\* +LVNV Funding, PO Box 1269, Greenville, SC 29602-1269  
518747885\* +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600  
518747886\* +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600  
518747887\* +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600  
518747890\* +NJ E-Zpass Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971  
518747892\* ++PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450  
(address filed with court: Phoenix Financial Services, PO Box 361450,  
Indianapolis, IN 46236-1450)  
518747895\* +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
518747897\* +Professional Account Management, PO Box 3032, Milwaukee, WI 53201-3032  
518747898\* +Professional Account Management, PO Box 3032, Milwaukee, WI 53201-3032  
518747899\* +Professional Account Management, PO Box 3032, Milwaukee, WI 53201-3032  
518747904\* +Selip & Stylianou, PO Box 366, Woodbury, NY 11797-0366  
518747905\* +Selip & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914

TOTALS: 0, \* 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
James J. Cerbone on behalf of Debtor Karen Markey cerbonelawfirm@aol.com, cerbonejr83307@notify.bestcase.com  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5